

FIRST MIDWEST BANCORP, INC.

| | CPP Disbursement Date 12/05/2008 | RSSD (Holding Company) 1208184 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2009 \$ millions | 2010 \$ millions | %chg from prev | | |
| Assets | \$7,661 | \$7,983 | 4.2% | | |
| Loans | \$5,350 | \$5,387 | 0.7% | | |
| Construction & development | \$600 | \$401 | -33.2% | | |
| Closed-end 1-4 family residential | \$468 | \$484 | 3.3% | | |
| Home equity | \$429 | \$481 | 12.1% | | |
| Credit card | \$0 | \$4 | | | |
| Other consumer | \$47 | \$45 | -4.0% | | |
| Commercial & Industrial | \$981 | \$984 | 0.4% | | |
| Commercial real estate | \$2,149 | \$2,242 | 4.3% | | |
| | | | | | |
| Unused commitments | \$1,174 | \$1,314 | 12.0% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$557 | \$486 | -12.8% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$789 | \$651 | -17.5% | | |
| Cash & balances due | \$105 | \$576 | 449.4% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$5 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$6 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$6,752 | \$6,952 | 3.0% | | |
| Deposits | \$5,888 | \$6,565 | 11.5% | | |
| Total other borrowings | \$831 | \$324 | -61.0% | | |
| FHLB advances | \$153 | \$138 | -10.1% | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$909 | \$1,031 | 13.5% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$100 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 8.8% | 9.9% | -- | | |
| Tier 1 risk based capital ratio | 10.3% | 12.6% | -- | | |
| Total risk based capital ratio | 11.5% | 13.9% | -- | | |
| Return on equity ¹ | -15.2% | -3.8% | -- | | |
| Return on assets ¹ | -1.8% | -0.5% | -- | | |
| Net interest margin ¹ | 4.1% | 4.2% | -- | | |
| Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}} | 52.0% | 65.7% | -- | | |
| Loss provision to net charge-offs (qtr) | 112.8% | 96.6% | -- | | |
| Net charge-offs to average loans and leases ¹ | 6.2% | 4.3% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2009 | 2010 | 2009 | 2010 | |
| Construction & development | 26.3% | 19.2% | 6.4% | 7.5% | -- |
| Closed-end 1-4 family residential | 4.5% | 3.9% | 1.6% | 0.7% | -- |
| Home equity | 1.8% | 3.3% | 0.8% | 0.4% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 1.2% | -- |
| Other consumer | 0.6% | 1.2% | 0.7% | 0.4% | -- |
| Commercial & Industrial | 2.4% | 2.1% | 1.5% | 0.5% | -- |
| Commercial real estate | 2.5% | 2.7% | 0.6% | 0.6% | -- |
| Total loans | 5.2% | 4.0% | 1.6% | 1.1% | -- |